

## ABSTRACT

1       The system of the present invention enables an insurance company or other  
2       provider to underwrite a life insurance policy based on relevant insurability information or  
3       factors and in real time for potential customers directly or indirectly accessing the system  
4       via a network. The insurability information includes medical records and medical claims  
5       that are typically maintained and accessed from potential customer healthcare provider or  
6       other third party databases and other information provided by the potential customers. The  
7       system retrieves and utilizes this information to produce an underwriting score or value,  
8       where information gathered from the potential customer is compared to information within  
9       an insurer database. The score is computed based on a formula that takes into  
10      consideration the importance of the information in determining mortality risk, and is  
11      subsequently used in determining whether or not to underwrite the life insurance policy  
12      and the corresponding policy price.